

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 28th day of September, 2001, Michelle D. Ross, unmarried, executed and delivered a certain Deed of Trust unto Ashley Roach, Trustee for National City Mortgage Co dba FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1390 at Page 0089; and

WHEREAS, on the 18th day of October, 2001, National City Mortgage Co dba First National Mortgage Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1443 at Page 587; and

WHEREAS, on the 16th day of November, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4074 at Page 371; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 339, Section A, Tipton Pollard PUD, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of November, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

rcs/F13-1773

PUBLISH: 12-8-2015 / 12-15-2015 / 12-22-2015

12-29-15

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 20, 2012, Alida Hood Owsley, executed a deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for SunTrust Mortgage, Inc., its successors and assigns, which deed of trust is recorded in Deed of Trust Book 3,566 at Page 586 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to SunTrust Mortgage, Inc. by instrument dated March 30, 2015, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,961 at Page 760; and

WHEREAS, the aforesaid, SunTrust Mortgage, Inc., the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated October 20, 2015 and recorded in the Office of the aforesaid Chancery Clerk in Book 4,067 at Page 272; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, SunTrust Mortgage, Inc., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 29th day of December, 2015, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

12-29-15

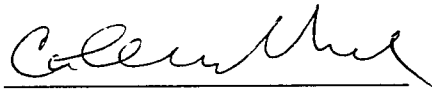
Property being situated in DeSoto County, Mississippi, to wit:
Lot 160, Section C, Fairfield Meadows Subdivision, in Section 32, Township 1
South, Range 8 West, as per plat thereof recorded in Plat Book 77, Page 1, in the
Office of the Chancery Clerk of DeSoto County, Mississippi.

Property Address: 6674 Edmonton Street, Horn Lake, MS 38637

Being the same property conveyed to Alida Owsley by Warranty Deed on
10/07/08 from Secretary of Housing and Urban Development and filed for record
on 10/09/08 in Book 535, Page 158, in the Chancery Clerk's office of DeSoto
County, MS.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as
Substituted Trustee.

WITNESS OUR SIGNATURE, this the 25th day of November, 2015.



Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: Catherine W. Underwood
Majority Member

Control #Owsley Estate, Alida

PUBLISH: 12/08/2015, 12/15/2015, 12/22/2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 10th day of May, 2006, Vincent B. Laws and Katie B. Laws, husband and wife, executed and delivered a certain Deed of Trust unto Brian L. Davis, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Irwin Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2474 at Page 761; and

WHEREAS, on the 4th day of December, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3911 at Page 52; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Citimortgage Inc. by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3997 at Page 437; and

WHEREAS, on the 22nd day of June, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4003 at Page 33; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 169, Section B, Southbranch Subdivision, situated Section 25, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat book 89, Pages 38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of December, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F15-0550

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